

Proposed NU Business Name: **M/S SUMAIYA VARAITY STORE**



Project identification and prepared by: MD. Shah-Alom
Dupchachia Unit, Bogra

Project verified by: MD. Mozaharul Islam Sarkar



Brief Bio of The Proposed Nobin Udyokta

Name	:	MD. ABDUL HAMID PRANG
Age	:	25-12-1985(31 Years)
Education, till to date	:	Nine
Marital status	:	Married
Children	:	01 Daughter
No. of siblings:	:	01 Brothers
Address	:	Vill: Tetuliya, P.O: Narhatto , P.S: Kahalu, Dist: Bogra
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	MST.SAMEDA BIBI
(iii) Father's name	:	MD.ISMAIL PRAMANIK
(iv) GB member's info	:	Branch: Narhatto Kahalu, Centre # 40 (Female), Member ID: 3202/2, Group No: 05 Member since: 20-09-1999 (06Years) First loan: BDT 10,000
Further Information:		Existing Loan: BDT 20,000, Outstanding loan: Nil
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	07 years experience in running business 06 Years in own business. He has no training.
Other Own/Family Sources of Income	:	-
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01744-986886
Mother's Contact No.	:	01727-837472
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dupchachia Unit, Bogra

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

MST.SAMEDA BIBI joined Grameen Bank since 06 years ago. At first she took 10,000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

Proposed Nobin Udyokta Business Info

Business Name	:	M/S SUMAIYA VARAITY STORE
Location	:	Bibirpukur,Narhatto,Kahalu, Bogra
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/-(from existing business) 71% Required Investment BDT 100,000/-(as equity) 29%
Present salary/drawings from business (estimates)	:	BDT 5,000/-
Proposed Salary	:	BDT 5,000/-
Size of shop	:	30 ft x 30 ft= 900 square ft
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Plastic pipe, Door, tank ,tubwele & Sanitary Feting▪ 10% Gain of sale▪. The business is operating by entrepreneur. Existing 01▪01 will be appointed in the future.▪Collects goods from Bogra, Khulna,▪Agreed grace period is 3 months.

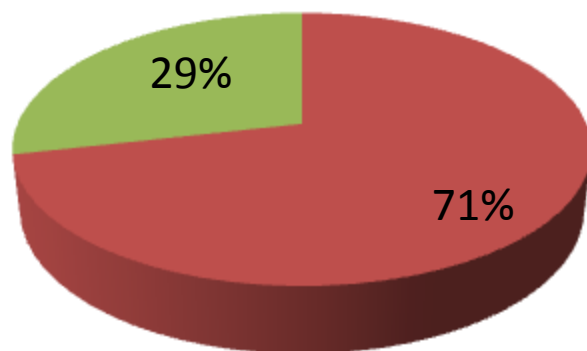
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue(Sales)			
Plastic pipe, Door, tank	10,000	300000	3600000
Total Sales (A)	10,000	300000	3600000
Less Variable Expense			
Plastic pipe, Door, tank	9000	270000	3240000
Total variable Expense (B)	9,000	270000	3240000
Contribution Margin (CM) [C=(A-B)]	1,000	30000	360000
Less Variable Expense			
Rent		1,700	20400
Electricity bill		800	9600
Transportation		2000	24000
Salary (self)		5000	60000
Guard		200	2400
Salary(Staff)		4,000	48000
Entertainment		500	6000
Genaretor		150	1800
Mobile bill		600	7200
Total fixed cost (D)		14,950	179400
Net Profit (E)= [C-D]		15,050	180600

Investment Breakdown

Existing				Proposed			
Particulars	Qty.	Unit Price	Amount	Qty	Unit Price	Amount	Proposed
			(BDT)			(BDT)	Total
Rang Item	500	150	75000	200	150	30000	105000
Sanitary Item	100	350	35000	100	350	35000	70000
Plastic Pipe	410	100	41000	300	100	30000	71000
Hardware Item	300	150	45000	0	0	0	45000
Pamp	3	8,000	24000	0	0	0	24000
Others	250	120	30000	100	50	5000	35000
Total	500	0	250,000	700	0	100,000	350000

Source of Finance



- Entrepreneur's Contribution
250,000
- Investor's Investment
100,000
- Total 350,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd Year
Revenue(Sales)					
Plastic pipe, Door, tank	12,000	360000	4320000	4536000	4762800
Total Sales (A)	12,000	360000	4320000	4536000	4762800
Less Variable Expense					
Plastic pipe, Door, tank	10800	324000	3888000	4082400	4286520
Total variable Expense (B)	10,800	324000	3888000	4082400	4286520
Contribution Margin (CM) [C=(A-B)]	1,200	36000	432000	453600	476280
Less Variable Expense					
Rent		1,700	20400	21420	22491
Electricity bill		1000	12000	12600	13230
Transportation		2500	30000	31500	33075
Salary (self)		5000	60000	63000	66150
Salary(Staff)		9000	108000	113400	119070
Guard		150	1800	1890	1984.5
Entertainment		800	9600	10080	10584
Genator		200	2400	2520	2646
Mobile bill		800	9600	10080	10584
Total fixed cost (D)		21,150	253800	266490	279814
Net Profit (E)= [C-D]		14,850	178200	187110	196465
Investment Payback			40,000	40,000	40,000

Cash flow projection on business plan (rec. & Pay)

SR#	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>	<i>Year 3 (BDT)</i>
1	Cash Inflow			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	178200	187110	196465
1.3	Depreciation (Non cash item)			
1.4	Opening Balance of Cash Surplus		138,200	285,310
	Total Cash Inflow	278,200	325,310	481,775
2	Cash Outflow			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	Total Cash Outflow	140,000	40000	40,000
3	Net Cash Surplus	138,200	285310	441775

SWOT ANALYSIS

STRENGTH

Employment: Self: 0 Family:01 Others:0
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures













FAMILY PICTURE

